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(Official Forn	n 1) (10/0	05)	T 7 •	4 1 04			4	~	. ag	0 - 0			_	
			Uni	ted Sta Northe			ruptcy t of Illii		ourt					Voluntary Petition
Name of Debto	•		nter Last	, First, Mid	dle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Ocampo, Sofia					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits xxx-xx-05		ec./Com	plete EII	N or other T	Γax ID N	O. (if m	ore than one, s	state all)		r digits		ec./Complete	EIN	or other Tax ID No. (if more than one, state all
Street Address 1504 S. 56 Cicero, IL			Street, C	City, and Sta	ite):	Г	ZIP Co	de	1504		of Joint Doith Coul		Stree	et, City, and State): ZIP Code
County of Resi	idence or o	of the Pr	incipal P	lace of Bus	siness:		60804		County Cool		lence or o	f the Principa	al Pla	60804 ace of Business:
Mailing Addres	ss of Debt	or (if dif	ferent fr	om street a	idress):		ZIP Co	de	Mailing	Addres	s of Joint	Debtor (if dit	fferer	nt from street address): ZIP Code
Location of Pri (if different fro				Debtor										
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity:			otors) nd LLP) above	(Cf Health Single in 11 U Railroa Stockb Comm Clearir Nonpro	Asset Re J.S.C. § ad roker odity Bro ng Bank ofit Orga	pplicable siness eal Esta 101 (5)	e boxes.) ate as defin B)		■ Chaj	oter 9	the Chapter 13	Petition is F apter 11 apter 12 ature of Deb	Filed	Code Under Which (Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Check one box) Business
under 26 U.S.C. § 501(c)(3) Filing Fee (Check one box) Full Filing Fee attached □ Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					ebtor 3A. ust	Deb Check if	tor is a stor is no	small busi ot a small	business debt	as def tor as	Debtors fined in 11 U.S.C. § 101(51D). s defined in 11 U.S.C. § 101(51D). dated debts owed to non-insiders			
Statistical/Adm Debtor estin Debtor estin available for Estimated Num 1- 49 Estimated Asse \$0 to \$50,000 Estimated Debtor Estimated Debtor Estimated Debtor Statistical/Adm Debtor estin available for available	mates that mates that or distribut ber of Cro 50- 99 □ ets \$50,00 \$100,0	funds was, after article to under the distort of th	vill be av	ot property creditors. 00- 100 99 5,0 1 to \$50	00- 5 00 1	5001- 0,000		- 25 50	expenses	50,001- 100,000 □ \$50,00	OVER 100,000	:	1	THIS SPACE IS FOR COURT USE ONLY
\$0 to \$50,000	\$50,00 \$100,0	000	\$100,00 \$500,0		00,001 to million		000,001 to 0 million		000,001 to million		00,001 to million	More than \$100 million	ı	

Case 07-19767 Doc 1 Filed 10/24/07 Entered 10/24/07 21:32:42 Desc Main Official Form 1) (10/05) Page 2 of 34 FORM B1, Page 2

(Official Form	1) (10/03)		FORM DI, 1 age 2		
Voluntary	y Petition	Name of Debtor(s):			
(This page mu	st be completed and filed in every case)	Ocampo, Jorge L. Ocampo, Sofia			
(1ms page ma.	Prior Bankruptcy Case Filed Within Last 8	• •	ional sheet)		
Location	Thor Built aprey Substitute William East o	Case Number:	Date Filed:		
Where Filed:	- None -				
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)		
Name of Debto	or:	Case Number:	Date Filed:		
- None -		D.L.: 1:	T 1		
District:		Relationship:	Judge:		
	Exhibit A		hibit B whose debts are primarily consumer debts)		
forms 10K ar pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.) A is attached and made a part of this petition.	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.			
_		X /s/ David D. Lugardo	October 18, 2007		
		Signature of Attorney for Debtor(s) David D. Lugardo 625631			
	Exhibit C	Certification Conce	rning Debt Counseling		
Does the deb	tor own or have possession of any property that poses or	by Individua	l/Joint Debtor(s)		
	pose a threat of imminent and identifiable harm to public	■ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.			
	Exhibit C is attached and made a part of this petition.	I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances.			
■ No		(Must attach certification descri	ibing.)		
	Information Regarding the Debt	or (Check the Applicable Boxes)			
	Venue (Check an	y applicable box)			
-	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for				
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pending	in this District.		
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendar	nt in an action or		
	Statement by a Debtor Who Resides Check all appl		7		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)	<u> </u>			
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become due	e during the 30-day period		

(Official Form 1) (10/05) Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Ocampo, Jorge L. Ocampo, Sofia

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jorge L. Ocampo

Signature of Debtor Jorge L. Ocampo

X /s/ Sofia Ocampo

Signature of Joint Debtor Sofia Ocampo

Telephone Number (If not represented by attorney)

October 18, 2007

Date

Signature of Attorney

X /s/ David D. Lugardo

Signature of Attorney for Debtor(s)

David D. Lugardo 6256311

Printed Name of Attorney for Debtor(s)

Law Office of David Lugardo

Firm Name

500 N. Michigan Ave. 3rd Floor Chicago, IL 60611

Address

312.499-0000 Fax: 773-777-0441

Telephone Number

October 18, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by §1515 of title 11 are attached.
- □ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Form 6-Summary (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Jorge L. Ocampo,		Case No.	
	Sofia Ocampo			
		Debtors	Chapter	7
			• -	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	240,669.00		
B - Personal Property	Yes	4	61,790.21		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		292,500.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		88,300.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,692.95
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,585.13
Total Number of Sheets of ALL S	Schedules	16			
	Т	otal Assets	302,459.21		
			Total Liabilities	380,800.00	

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Form 6-Summ2 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Jorge L. Ocampo,		Case No.		
_	Sofia Ocampo				
		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

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Form B6A (10/05)

In re	Jorge L. Ocampo,	Case No.
	Sofia Ocampo	

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Debtor's residence located at 1504 S. 56th Court, Cicero IL	Fee simple	J	228,669.00	224,700.00
Timeshare in Mexico		J	12,000.00	9,000.00

Sub-Total > **240,669.00** (Total of this page)

Total > **240,669.00**

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Form B6B (10/05)

In re	Jorge L. Ocampo,	Case No.
	Sofia Ocampo	

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or	С	hecking account with Metroplolitan Bank	J	80.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	C	hecking account with Chase Bank	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	di re	hree TVs, DVD player, computer, sofa, loveseat, ining room set, table/chairs, two bedroom sets, efrigerator, stove, microwave, washer/dryer, ots/pans, dishes/flatware.	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
5.	Wearing apparel.	N	ecessary Wearing Apparel	J	400.00
7.	Furs and jewelry.	R	ogers and Hollands - Rings, watch	J	200.00
		E	arrings, watches, necklace, costume jewelry	J	500.00
3.	Firearms and sports, photographic, and other hobby equipment.	X			
).	Interests in insurance policies. Name insurance company of each	To	erm life insurance policy with state farm	J	0.00
	policy and itemize surrender or refund value of each.		/hole life insurance policy with Merit Insurance - o cash surrender value	J	0.00
			erm life insurance with Union - No cash surrender alue	· J	0.00
				Sub-Tota	al > 3,180.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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Form B6B (10/05)

In re	Jorge L. Ocampo,
	Sofia Ocampo

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Wife is a 50% stockholder in a corporation, sole business of the corporation is to operate stands in two flea markets out of which birds, fish, and reptiles are sold. At time of filing, all inventory, equipment, furnishings, and supplies at both locations was valued at \$5,829.67. The corporation's debts at the time of filing totalled \$4,609.25.	J	610.21
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
			(Total	Sub-Tota of this page)	al > 610.21

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

Jorge L. Ocampo, In re Sofia Ocampo

Debtors

SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	condition	2004 Nissan Armada, 44,000 miles, good on. Debtors wish to surrender their interest property.	W	21,000.00
		2006 Ch	nrysler PT Cruiser, good condition	J	16,000.00
			r Financial - 2007 Chrysler Pacifica, 16,000 lood condition	J	21,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	Dog		J	0.00
			(Total	Sub-Tota	al > 58,000.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re Jorge L. Ocampo,
Sofia Ocampo

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page)

Total >

61,790.21

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Form B6C (10/05)

In re Jorge L. Ocampo, Case No. _______
Sofia Ocampo

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$125,000.
☐ 11 U.S.C. §522(b)(2)	
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Debtor's residence located at 1504 S. 56th Court, Cicero IL	735 ILCS 5/12-901	30,000.00	228,669.00
Checking, Savings, or Other Financial Accounts, C Checking account with Metroplolitan Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	80.00	80.00
Household Goods and Furnishings Three TVs, DVD player, computer, sofa, loveseat, dining room set, table/chairs, two bedroom sets, refrigerator, stove, microwave, washer/dryer, pots/pans, dishes/flatware.	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Wearing Apparel Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	400.00	400.00
<u>Furs and Jewelry</u> Earrings, watches, necklace, costume jewelry	735 ILCS 5/12-1001(b)	500.00	500.00
Stock and Interests in Businesses Wife is a 50% stockholder in a corporation, sole business of the corporation is to operate stands in two flea markets out of which birds, fish, and reptiles are sold. At time of filing, all inventory, equipment, furnishings, and supplies at both locations was valued at \$5,829.67. The corporation's debts at the time of filing totalled \$4,609.25.	735 ILCS 5/12-1001(b)	610.21	1,220.42
Automobiles, Trucks, Trailers, and Other Vehicles 2006 Chrysler PT Cruiser, good condition	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 600.00	16,000.00
Chrysler Financial - 2007 Chrysler Pacifica, 16,000 miles, good condition	735 ILCS 5/12-1001(c)	2,400.00	21,000.00

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Form B6D (10/05)

In re	Jorge L. Ocampo
	Sofia Ocampo

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C§112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME	C O D E B T	Нι	sband, Wife, Joint, or Community	CO	U	D	AMOUNT OF	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		J C H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	ONTINGEN	KL-QU-DATED	S P U T L	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 10527412473506			October 2005] ⊤	T E			
Chase Auto Finance P.O. Box 9001083 Louisville, KY 40290-1083		J	Lien on Vehicle 2006 Chrysler PT Cruiser, good condition		D			
	_	╀	Value \$ 16,000.00	_		Ш	13,000.00	0.00
Chrysler Financial c/o Grossman, Mitzenmacher et al 53 W. Jackson Blvd, Suite 915 Chicago, IL 60604		J	2007 Lien on Vehicle Chrysler Financial - 2007 Chrysler Pacifica, 16,000 miles, good condition					
			Value \$ 21,000.00				21,000.00	0.00
Account No. 67130055-0207191 Citifinancial Mortgage Bankruptcy Dept. P.O. Box 140489 Irving, TX 75014-0489		J	2005 Mortgage Debtor's residence located at 1504 S. 56th Court, Cicero IL					
	_	╀	Value \$ 228,669.00			Ц	213,700.00	0.00
Account No. Citifinancial Mortgage Bankruptcy Dept. P.O. Box 140489 Irving, TX 75014-0489		J	2005 Second Mortgage Debtor's residence located at 1504 S. 56th Court, Cicero IL					
	┚		Value \$ 228,669.00				11,000.00	0.00
1 continuation sheets attached			(Total of t	Subt his			258,700.00	

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Form B6D - Cont. (10/05)

In re	Jorge L. Ocampo,	Case No.
	Sofia Ocampo	

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

		_		_				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	L H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFLNGEN	DZ L L Q D L D A	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0010-2458-8407-4000-1			2006	T	T E D			
Nissan Motor Acceptance P.O. Box 660360 Dallas, TX 75266		J	Lien on Vehicle NMAC - 2004 Nissan Armada, 44,000 miles, good condition. Debtors wish to surrender their interest in this property.		D			
		L	Value \$ 21,000.00			Ш	23,800.00	2,800.00
Account No. 601801-111-2167915 Rogers & Hollands Rogers Enterprises, Inc. P.O. Box 879 Matteson, IL 60443		J	December 2005 Purchase Money Security Rogers and Hollands - Rings, watch					
			Value \$ 200.00				1,000.00	800.00
Account No. Villa del Palmas - CLAC Trist I P.O. Box 51469 Los Angeles, CA 90051-5769		J	2007 Mortgage Timeshare in Mexico					
			Value \$ 12,000.00				9,000.00	0.00
Account No.			Value \$					
Account No.		H	, and ¢			H		
Sheet _1 of _1 continuation sheets attac Schedule of Creditors Holding Secured Claims		d to	Value \$ (Total of t	Subt			33,800.00	
Schedule of Creditors Holding Secured Claims	•		(10tal of t		ota		000 500 00	
			(Report on Summary of Sc				292,500.00	

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Form B6E (10/05)

In re	Jorge L. Ocampo,	Case No.
	Sofia Ocampo	

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
□ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
■ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governo of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

• o continuation sheets attached

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Form B6F (10/05)

In re	Jorge L. Ocampo,		Case No.
	Sofia Ocampo		
_		Debtors	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H				D I S P U T E D	AMOUNT OF CLAIM
Account No. 0903-03152730			2004-2007		I A		
American General Finance 20 N. Clark St, Suite 2600 Chicago, IL 60602		J	Loan				3,600.00
Account No. 5187-4820-6000-3641			2000-2007		t	╁	,
Chase Cardmember Services P.O. Box 15153 Wilmington, DE 19886-5153		J	Credit card purchases				6,700.00
Account No. 5424-1804-4953-3857 Citicards P.O. Box 688911 Des Moines, IA 50368-8911		J	2000-2007 Credit card purchases				21,000.00
Account No. 67130055-0384339		-	2004-2007	+	+	+	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Citifinancial P.O. Box 6931 The Lakes, NV 88901-6931		W	Loan				19,000.00
2 continuation sheets attached			(Total	Sul			50,300.00

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Form B6F - Cont. (10/05)

In re	Jorge L. Ocampo,	Case No.
	Sofia Ocampo	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT LNGEN	L Q	I S P U T E D	AMOUNT OF CLAIM
Account No. 67130055-0384305			2004-2007	Т	E D		
Citifinancial P.O. Box 6931 The Lakes, NV 88901-6931		н	Loan				19,000.00
Account No. 5458-0037-2043-5056	+		2000-2007	+	┝		,
Direct Merchants Bank P.O. Box 17036 Baltimore, MD 21297-0448		J	Credit card purchases				9,100.00
Account No. 7302-8548-0677-3859		T	2000-2007	\top	T	T	
Exxon Mobil Credit Card Center P.O. Box 688940 Des Moines, IA 50368-8940		н	Credit card purchases				1,800.00
Account No. 6018-5955-4162-3639	1	T	2000-2007	\top	T	T	
Gap P.O. Box 530942 Atlanta, GA 30353-0942		н	Credit card purchases				750.00
Account No. 6019-1800-1488-5608	+	\vdash	2000-2007	+	\vdash	\vdash	
GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061		J	Credit card purchases				600.00
Sheet no1 of _2 sheets attached to Schedule of	of		ı	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	31,250.00

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Form B6F - Cont. (10/05)

In re	Jorge L. Ocampo,	Case No.
	Sofia Ocampo	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_			_	_	_	_	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	- c o	I U	ľ	7	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ļυ	F) 	AMOUNT OF CLAIM
A (N) 040 000 000 04	╨	┢	2000 2007	$-\frac{\bar{N}}{T}$	D A T E D	ľ	ŀ	
Account No. 248-266-202-61			2000-2007	ľ	ΙĖ	ı		
l			Credit card purchases	\vdash	+-	╀	\dashv	
JC Penney		١.			ı	ı		
P.O. Box 960001		J			1	ı		
Orlando, FL 32896-0001					1	ı		
					ı	ı		
					ı	ı		450.00
Account No. 6018-5960-3406-0610	╁	┢	2000-2007	+	╁	+	+	
Account No. 0018-3900-3400-0010	1		Credit card purchases		ı	ı		
la			Credit Card purchases		1	ı		
Old Navy		J			1	ı		
P.O. Box 530993		ľ			1	ı		
Atlanta, GA 30353					1	ı		
					1	ı		
					1	ı		500.00
Account No. 771-4-21-0059242628	✝	┢	2004-2007	+	+	+	┪	
71CCOURT 140. 771-4-21-0033242020	1		Credit Use		1	ı		
Comic Olub			orean ose		ı	ı		
Sam's Club		J			ı	ı		
P.O. Box 530942		١٦			ı	ı		
Atlanta, GA 30353-0942					1	ı		
					1	ı		
					ı	ı		3,400.00
Account No. 5480-4200-3099-2372	t	H	2000-2007	+	+	+	┪	
7100 de 1100 d	ł		Credit card purchases		ı	ı		
Union Plus Credit Card			oroan dara paronaces		1	ı		
P.O. Box 17051		J			1	ı		
		١			1	ı		
Baltimore, MD 21297-1051					1	ı		
					ı	ı		4 =
					ı	ı		1,700.00
Account No. 84211963	T	Τ	2004-2007	\top	T	T	T	
	1		Debt owed		1	ı		
Wells Fargo Financial Bank	1	1			1	ı	- [
P.O. Box 98751		J			1	ı		
Las Vegas, NV 89193-8751					ı	ı		
Las vegas, NV 09193-0731					1	ı		
	1							700.00
	L	L			1		_ [700.00
Sheet no. 2 of 2 sheets attached to Schedule of				Sub	tota	al	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				ſΙ	6,750.00
Creations froming Onsecuted Nonphority Claims			(10tal of				'	
					Γot			***
			(Report on Summary of S	che	dul	es)) [88,300.00

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Form B6G (10/05)

In re	Jorge L. Ocampo,	Case No.
	Sofia Ocampo	

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-19767 Doc 1 Filed 10/24/07 Entered 10/24/07 21:32:42 Desc Main Document Page 19 of 34

Form B6H (10/05)

In re	Jorge L. Ocampo,	Case No.
	Sofia Ocampo	

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Form B6I (10/05)

In re	Jorge L. Ocampo Sofia Ocampo		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

	" must be completed in all cases filed by joint debtors and by , unless the spouses are separated and a joint petition is not fil				
Debtor's Marital Status:		F DEBTOR AND			
Married	RELATIONSHIP: Daughter Daughter Daughter	AGE: 1 1 8	8		
Employment:	DEBTOR		SPOUSE		
Occupation	Machine Operator	Pet store - C	Operates at loss		
Name of Employer	Altivity Packing	Chicago Pet			
How long employed	17 years	3 years			
Address of Employer	1500 Nicholas Blvd. Elk Grove Village, IL 60007				
INCOME: (Estimate of a	average monthly income)		DEBTOR		SPOUSE
1. Current monthly gross	wages, salary, and commissions (Prorate if not paid mon	thly.) \$	3,451.11	\$_	0.00
2. Estimate monthly over	time	\$	0.00	\$	0.00
3. SUBTOTAL		\$.	3,451.11	\$_	0.00
4. LESS PAYROLL DEI					
a. Payroll taxes and	social security	\$	478.79	\$_	0.00
b. Insurance		\$	204.77	\$ _	0.00
c. Union dues		\$	74.60	\$ _	0.00
d. Other (Specify):			0.00	\$_	0.00
		\$	0.00	\$_	0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$.	758.16	\$_	0.00
6. TOTAL NET MONTH	ILY TAKE HOME PAY	\$.	2,692.95	\$_	0.00
7. Regular income from o	pperation of business or profession or farm. (Attach detaile	ed statement) \$	0.00	\$	0.00
8. Income from real propo	erty	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$_	0.00
that of dependents lis		stor's use or	0.00	\$_	0.00
11. Social security or othe (Specify):	er government assistance	\$	0.00	\$	0.00
(~poonj).			0.00	\$ -	0.00
12. Pension or retirement		\$	0.00	\$	0.00
13. Other monthly incom	e				
(Specify):		\$	0.00	\$_	0.00
		\$	0.00	\$_	0.00
14. SUBTOTAL OF LIN	ES 7 THROUGH 13	\$.	0.00	\$_	0.00
15. TOTAL MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$.	2,692.95	\$_	0.00
16. TOTAL COMBINED	O MONTHLY INCOME: \$ 2,692	2.95	(Report also o Scheo		mary of

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Form B6J (10/05)

In re	Jorge L. Ocampo Sofia Ocampo		Case No.	
		Debtor(s)	_	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's famade bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	amily. Pro ra	ate any payments
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comp expenditures labeled "Spouse."	lete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,850.00
a. Are real estate taxes included? Yes No _X	T	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	80.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	58.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	95.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Real Estate Taxes 13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the	\$	217.00
plan.)		0.45.40
a. Auto	\$	345.13
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal care/drugstore	\$	20.00
Other	\$	0.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,585.13
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I	\$	2,692.95
b. Total monthly expenses from Line 18 above	\$	3,585.13
c. Monthly net income (a. minus b.)	\$	-892.18

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Official Form 6-Decl. (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Jorge L. Ocampo Sofia Ocampo		Case No.	
		Debtor(s)	Chapter	7
			-	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	October 18, 2007	Signature	/s/ Jorge L. Ocampo Jorge L. Ocampo Debtor
Date	October 18, 2007	Signature	/s/ Sofia Ocampo
		_	Sofia Ocampo Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Jorge L. Ocampo n re Sofia Ocampo		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$46,444.00	Husband's Employment - Year-to-date
\$59,569.00	Husband's Employment - 2006
\$62,586.00	Husband's Employment - 2005

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL NAME AND ADDRESS DATES OF OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR VALUE OF PAYMENTS/ AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS** OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Citifinancial Services, Inc. vs. Jorge Ocampo, Case #07M1-195201

NATURE OF PROCEEDING

AND LOCATION **Debt Collection**

In the Circuit Court of Cook

County, Illinois, First **Municipal District**

COURT OR AGENCY

STATUS OR DISPOSITION **Pending**

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately None

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Offices of David Lugardo 70 W. Madison **Suite 1400** Chicago, IL 60602

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR August - October 2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$2,900.00

4

NAME AND ADDRESS
OF PAYEE
Law Office of Peter Francis Geraci
55 E. Monroe

Chicago, IL 60602

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR August 2007 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$1

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF NAME AND ADDRESS OF OWNER **PROPERTY**

LOCATION OF PROPERTY

5

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR

OTHER TAXPAYER

NAME I.D. NO. **Chicago Pet Store**

ADDRESS 3115 W. 26th St. Chicago, IL 60623 NATURE OF BUSINESS Pet Store operated from

ENDING DATES 2004 to Present

BEGINNING AND

6

two Flea Markets

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Fred Hernandez

DATES SERVICES RENDERED

2004 - Present

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** Case 07-19767 Doc 1 Filed 10/24/07 Entered 10/24/07 21:32:42 Desc Main Page 29 of 34 Document

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None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

> DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

October 2007 Sofia Ocampo \$5,829.67

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. П

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORDS October 2007 Sofia Ocampo

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

Sofia Ocampo President 50% owner

Juan Zalate Vice-President 50% owner

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the

commencement of this case. NAME & ADDRESS AMOUNT OF MONEY

OR DESCRIPTION AND OF RECIPIENT, DATE AND PURPOSE RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 18, 2007	Signature	/s/ Jorge L. Ocampo
			Jorge L. Ocampo Debtor
Date	October 18, 2007	Signature	/s/ Sofia Ocampo
			Sofia Ocampo
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Best Case Bankruptcy

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

Jorge L. Ocampo In re Sofia Ocampo			Case No		
in to	Debtor	r(s)	Chapter	7	
■ I have filed a schedule of assets and liabil		red by property o	of the estate.		
I have filed a schedule of executory contrI intend to do the following with respect t	•	•			eu iease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
NMAC - 2004 Nissan Armada, 44,000 miles, good condition. Debtors wish to surrender their interest in this property.	Nissan Motor Acceptance	Х	·	2	
2006 Chrysler PT Cruiser, good condition	Chase Auto Finance				Х
Chrysler Financial - 2007 Chrysler Pacifica, 16,000 miles, good condition	Chrysler Financial				Х
Debtor's residence located at 1504 S. 56th Court, Cicero IL	Citifinancial Mortgage				Х
Debtor's residence located at 1504 S. 56th Court, Cicero IL	Citifinancial Mortgage				Х
Timeshare in Mexico	Villa del Palmas - CLAC Trist I				Х
Rogers and Hollands - Rings, watch	Rogers & Hollands	Debtor will re	eaffirm for fai	r market value.	
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date October 18, 2007		orge L. Ocamp e L. Ocampo or	0		
Date October 18, 2007	_ Signature /s/ So	ofia Ocampo			

Sofia OcampoJoint Debtor

Case 07-19767 Doc 1 Filed 10/24/07 Entered 10/24/07 21:32:42 Desc Main Document Page 32 of 34 United States Bankruptcy Court Northern District of Illinois

In re	Jorge L. Ocampo Sofia Ocampo		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPI	ENSATION OF ATTOI	RNEY FOR DE	EBTOR(S)	
(Pursuant to 11 U.S.C. § 329(a) and Bankruptcy F compensation paid to me within one year before the f be rendered on behalf of the debtor(s) in contemplatio	iling of the petition in bankruptcy	y, or agreed to be pai	d to me, for services rendered of	
	For legal services, I have agreed to accept		\$	2,900.00	
	Prior to the filing of this statement I have receive	d	\$	2,900.00	
	Balance Due		\$	0.00	
2. ′	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed cor	mpensation with any other person	unless they are mem	bers and associates of my law fi	rm.
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the results.				1
;]	In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and ren b. Preparation and filing of any petition, schedules, st c. Representation of the debtor at the meeting of cred d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applicat 522(f)(2)(A) for avoidance of liens on h	ndering advice to the debtor in det tatement of affairs and plan which litors and confirmation hearing, and preduce to market value; exe- tions as needed; preparation	ermining whether to n may be required; nd any adjourned hea emption planning	file a petition in bankruptcy; urings thereof; preparation and filing of	
5.]	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any cany other adversary proceeding.			es, relief from stay actions	or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of analyzing proceeding.	any agreement or arrangement for	r payment to me for i	representation of the debtor(s) in	l
Dated	d: October 18, 2007	/s/ David D. Luga	rdo		
		David D. Lugardo Law Office of Dav 500 N. Michigan A 3rd Floor	vid Lugardo Ave.		
		Chicago, IL 6061 ⁻ 312.499-0000 Fa			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David D. Lugardo 6256311	A /S/ David D. Lugardo	October 18, 2007					
Printed Name of Attorney	Signature of Attorney	Date					
Address:							
500 N. Michigan Ave.							
3rd Floor							
Chicago, IL 60611							
312.499-0000							
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Jorge L. Ocampo							
Sofia Ocampo	X /s/ Jorge L. Ocampo	October 18, 2007					
Printed Name of Debtor	Signature of Debtor	Date					
Case No. (if known)	X /s/ Sofia Ocampo	October 18, 2007					
Case No. (II kilowii)							
	Signature of Joint Debtor (if any)	Date					